

FA CAPITAL, LLC

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3643127	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$264	\$223	-15.4%		
Loans	\$166	\$175	5.6%		
Construction & development	\$2	\$2	10.5%		
Closed-end 1-4 family residential	\$5	\$38	590.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-42.5%		
Commercial & Industrial	\$14	\$10	-32.8%		
Commercial real estate	\$134	\$119	-11.4%		
Unused commitments	\$15	\$12	-22.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$2	-51.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$38	\$12	-67.4%		
Cash & balances due	\$38	\$17	-55.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$236	\$196	-17.3%		
Deposits	\$235	\$194	-17.3%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$28	\$28	0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	11.6%	--		
Tier 1 risk based capital ratio	14.9%	16.0%	--		
Total risk based capital ratio	16.1%	17.3%	--		
Return on equity ¹	3.6%	-1.8%	--		
Return on assets ¹	0.4%	-0.2%	--		
Net interest margin ¹	3.9%	4.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	47.3%	40.0%	--		
Loss provision to net charge-offs (qtr)	88.9%	15.2%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	25.5%	4.2%	0.0%	13.1%	--
Closed-end 1-4 family residential	5.2%	1.9%	0.1%	0.3%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	7.3%	11.9%	0.5%	0.0%	--
Commercial & Industrial	5.6%	4.9%	0.1%	1.3%	--
Commercial real estate	5.7%	7.7%	0.1%	-0.2%	--
Total loans	5.5%	6.0%	0.1%	0.2%	--